



Commonwealth of Kentucky Public Protection Cabinet

Steven L. Beshear, Governor

Robert D. Vance, Secretary

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**CONTACT: Ronda Sloan
502-564-6098
502-330-1804 (cell)**

INSURERS MUST OFFER CHILD-ONLY POLICIES *Commissioner orders open enrollment in January 2013*

FRANKFORT, Ky. (Dec. 13, 2012) – Kentucky Insurance Commissioner Sharon P. Clark again will require that all insurers selling in the Commonwealth’s individual health insurance market offer an annual open enrollment period in January 2013 for Kentuckians under age 19.

The order does not apply if the child is eligible for coverage in the group market.

Clark issued the order in 2010, after insurers notified the Department of Insurance that they planned to cease writing child-only policies on Sept. 23 of that year – the date the federal Patient Protection and Affordable Care Act prohibited companies offering these policies from denying coverage because of an applicant’s pre-existing health condition.

At that time, Clark said she was concerned that all Kentucky children who needed a “child-only” policy, even those who were healthy, would have to turn to Kentucky Access, the state’s high-risk pool, placing extra demands on that program.

This will be the final year for the mandatory open enrollment. As part of federal health reform, insurers will not be allowed to deny coverage, regardless of health status, beginning in January 2014.

“As Insurance Commissioner, I knew it was important to issue the order to require the mandatory open enrollment period for child-only policies,” said Commissioner Clark. “We encourage Kentuckians who need this coverage to take advantage of this window of opportunity.”

A list of health insurers required to offer these policies is available at <http://insurance.ky.gov/Documents/ChildOnlyHlthList081711.pdf>.

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